

REMARKS

No changes are made to the claims, and thus claims 1-12 will remain pending in the application. Reconsideration of the final rejection is respectfully requested in view of the following Remarks.

The previously pending claims were rejected under 35 USC § 103(a) as being unpatentable over US Patent Application 2002/0198819 (“Munoz”) in view of US Patent No. 5,274,547 (“Zoffel”) and, in some cases, further in view of US Patent No. 6,119,103 (“Basch”).

The Munoz published patent application is citable against the present application, if at all, only pursuant to 35 USC 102(c).

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STATEMENT OF COMMON OWNERSHIP

Applicant hereby states that the present application and the Munoz published patent application (US Publication No. 2002/0198819) were, at the time the present invention was made, commonly owned by General Electric Capital Corporation, the Assignee of the present application.

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In view of the above Statement of Common Ownership, the Munoz patent application is disqualified, pursuant to 35 USC § 103(c), from being used in a rejection under § 103(a) against the claims of this application. It is therefore respectfully requested that the rejection of the claims be withdrawn.

Applicant further notes that none of the other cited references disclose or suggest features of claim 1. For example, claim 1 is directed to a method for facilitating analysis of commercial credit customers and recites “determining first customer information associated with a first commercial credit customer, at least some of the first customer information being based on a

plurality of commercial credit accounts associated with the first customer.” That is, a single commercial credit customer (*e.g.*, a business) may be associated with a number of individual commercial credit accounts (*e.g.*, each account might be associated with a different lease or loan for that customer). Specification at page 5, lines 16 to 24 and page 8, lines 6 to 10.

Moreover, claim 1 further recites “selecting, based on the first customer information, a first risk model appropriate to apply to the first customer information, the first risk model being selected from a plurality of available risk models.” For example, a particular type of risk model might be appropriate for one type of commercial credit customer (while another type of model might be more appropriate for a different commercial credit customer). See, for example at FIG. 8 and Specification at page 14, lines 3 to 18. Applicant respectfully suggests that the references do not disclose or suggest this feature.

First risk information is then generated for the first commercial credit customer by applying the selected risk model. A similar process is performed a second commercial credit customer (using a different risk model). The references do not disclose or suggest that different risk models may be applied for different commercial credit customers. Because the references do not disclose or suggest these features, reconsideration and allowance of claim 1 is respectfully requested. The remaining claims depend from claim 1, or contain limitations similar to those described above with respect to claim 1, and should therefore be allowable for at least the same reasons.

CONCLUSION

The outstanding Final Office Action presents a number of characterizations regarding the applied references, some of which are not directly addressed by this response. Applicant does not necessarily agree with the characterizations and reserve the right to further discuss those characterizations.

Accordingly, Applicant respectfully requests allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-0191.

Respectfully submitted,

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Date

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